

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/085,820  
Applicant : David KNOX et al.  
Filed : February 26, 2002  
TC/A.U. : 3693  
Examiner : Sara M. Chandler  
Docket No. : 640-A01-004  
Customer No. : 23334  
Confirmation No.: 2390  
For : *CREDIT EXTENSION PROCESS USING A PREPAID CARD*

**RESPONSE WITH AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is in response to the Notice of Non-Compliant Amendment under 37 CFR 1.121 dated April 29, 2008, which responded to the Applicant's bona fide attempt to reply to a Final Office Action on April 7, 2008. This amendment with the following remarks is a substitute and a replacement for the Applicant's Response and Amendment filed on April 7, 2008. Please enter and consider the following amendment and remarks for the above-identified application.

Amendment to Specification begins on page 2  
Amendment to Claims begins on page 3  
Remarks begin on page 12

**CERTIFICATE OF TRANSMISSION**

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date:

May 13, 2008

By: Jon A. Gibbons

Signature: /Jon A. Gibbons/  
(Applicant, Assignee, or Representative)